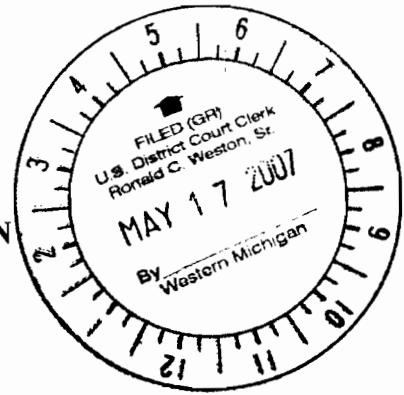


UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF MICHIGAN



BRANDON MILLER and
CHRISTINE MILLER

Plaintiffs,

v

Case No. 1:06 CV 0033
Honorable Ellen S. Carmody

AMERICOR LENDING GROUP, INC.

Defendant.

VERDICT FORM

1. Did Defendant violate the Equal Credit Opportunity Act?

Yes X No _____

If you checked "Yes" in response to Question 1, go to Question 2. If you checked "No" in response to Question 1, go to Question 6.

2. Did the violation of the Equal Credit Opportunity Act result in any actual damages to the Plaintiffs?

Yes X No _____

If you checked "Yes" in response to Question 2, go to Question 3. If you checked "No" to Question 2, go to Question 4.

3. What are Plaintiffs' actual damages?

\$ -0-

Proceed to Question 4.

4. Are Plaintiffs entitled to any punitive damages?

Yes X No

If you checked "Yes" in response to Question 4, go to Question 5. If you checked "No" to Question 4, go to Question 6.

5. What amount of punitive damages do you award?

\$ 10,000

Proceed to Question 6.

6. Did a contract exist between Defendant and the Plaintiffs?

Yes X No

If you checked "Yes" in response to Question 6, go to Question 7. If you checked "No" in response to Question 6, go to Question 9.

7. Was the contract breached by Defendant?

Yes X No

If you checked "Yes" in response to Question 7, go to Question 8. If you checked "No" in response to Question 7, go to Question 9.

8. Did Plaintiffs suffer any damages as a result of the breach of that contract?

Yes X No _____

Proceed to Question 9.

9. Did Defendant make fraudulent representation(s) to the Plaintiffs?

Yes X No _____

If you checked "Yes" in response to Question 9, go to Question 10. If you checked "No" to Question 9, please go to Question 11.

10. Did Plaintiffs suffer any damages as a result of the fraudulent representations?

Yes X No _____

Proceed to Question 11.

11. If you find that Plaintiffs are entitled to damages based on amounts they will or will not pay in the future, then you must determine the annual amount of those future damages and determine what, if any, changes in that annual amount should be made for future years. The number of changes is up to you. You may make as many changes as you find appropriate or none at all.

Year	Amount of Damages
2005 (1)	
2006 (2)	
2007 (3)	

see next page

Calculation

$$\begin{array}{r}
 35,700 @ 8.09\% = 2888/\text{yr} \\
 35,700 @ 5.875\% = 2097/\text{yr} \\
 \quad \quad \quad \$ 791 \\
 \times 20 \text{ yrs} \quad \quad \quad \underline{20} \\
 \quad \quad \quad \$ \underline{\underline{15,820}}
 \end{array}$$

$$\begin{array}{r}
 142,950 @ 2\% = 2859 \\
 142,950 @ 5.875\% = 8398 \\
 \quad \quad \quad 5539 \\
 \times 5 \text{ yrs} \quad \quad \quad \underline{\times 5} \\
 \quad \quad \quad \underline{\underline{27,695}}
 \end{array}$$

$$\text{Total} \quad \underline{\underline{\underline{43,515}}}$$

Year	Amount of Damages
2008 (4)	
2009 (5)	
2010 (6)	
2011 (7)	
2012 (8)	
2013 (9)	
2014 (10)	
2015 (11)	
2016 (12)	
2017 (13)	
2018 (14)	
2019 (15)	
2020 (16)	
2021 (17)	
2022 (18)	
2023 (19)	
2024 (20)	
2025 (21)	
2026 (22)	
2027 (23)	
2028 (24)	
2029 (25)	
2030 (26)	
2031 (27)	
2032 (28)	
2033 (29)	
2034 (30)	

12. Did Defendant violate the Mortgage Lenders, Brokers and Servicers Act?

Yes X No _____

If you checked "Yes" in response to Question 12, go to Question 13. If you checked "No" to Question 12, STOP HERE.

13. Did Plaintiffs suffer any actual damages as a result of the violation?

Yes X No _____

If you checked "Yes" in response to Question 13, go to Question 14. If you checked "No" in response to Question 13, STOP HERE.

14. What are Plaintiffs' actual damages?

\$ plaintiff's lawyer & legal fees

END OF THIS FORM.

Dated: 5/17/07

Debra S Reese
Signature of Jury Foreperson